

MariaJacqueline Dicent

3:17cv1488

Plaintiff

v.

Kaplan University

Defendants

FILED  
SCRANTON

AUG 21 2017

PER *[Signature]*  
DEPUTY CLERK

The Plaintiff MariaJacqueline Dicent is a resident of 2149 Titania Road, Tobyhanna, PA 18466.

The Plaintiff brings:

1. The initiation of this civil action under 15 U.S. Code § 52 (a) (2) (b) for false advertisements and dissemination, inducing her to obtain services from Kaplan University which provided her with unfair and deceptive practices. Kaplan University used false advertisement, logos, scholarship and assured the Plaintiff that the University's Career Services were going to assist her before and after graduation. The services were not provided and it was used as a trick for enrollment. Therefore, violating 34 CFR 646.4 federal laws. Additionally, the Defendants were deceptive in respect to financial aid applications, awards and loans. Kaplan University manipulated the financial aid awards and increased it. Yet, to keep the Plaintiff with a debt Kaplan University decreased the amount to keep her with a balance in order to hold her Degree and official transcript. Consequently, violating the 31U.S.C. 3729 (A) (B) (C) (D) (E) (G). Lastly, Kaplan University appropriated the Plaintiff's intellectual property. Kaplan University tricked her with false promotions in regards to classes, tuition and eBooks. The Plaintiff was not allowed to have access of her writings and eBooks that were included as part of the tuition after the classes ended. She was cheated of her graded

papers as well. The appropriation committed by Kaplan University was in violation of copy right laws. One of the copyright laws states that the author of any kind of writing has an automatic right. It provides a protection to the author that is fixed. The Plaintiff was left with none of her writings. Kaplan University appropriated her intellectual property and would not return it upon request by the Plaintiff. The eBooks, class work, discussion writings were also taken by Kaplan University. Included in the appropriation were the Plaintiff's Essays and Research Papers, hence, violating 17 U.S. Code § 106 (5). The Plaintiff was left with none of her class work, none of her eBooks, no official transcript and no Degree. Although the Plaintiff completed the curriculum and earned the 180 credits required to obtain her Degree of Science in Legal Studies. Kaplan University defaulted in its duty by appropriation, false advertising, fraud and violating education laws. The Plaintiff was left with nothing to show the dedication and diligent work she did to obtain her Bachelor of Science in Legal Studies. The Plaintiff MariaJacqueline Dicent has been greatly injured.

JURISDICTION AND VENUE

2. This Honorable Court has jurisdiction pursuant to 28 U.S. Code § 1331
3. Venue: This Honorable Court has subject matter jurisdiction pursuant to 28 U.S. Code § 1391 (b) (1) (c) (1)

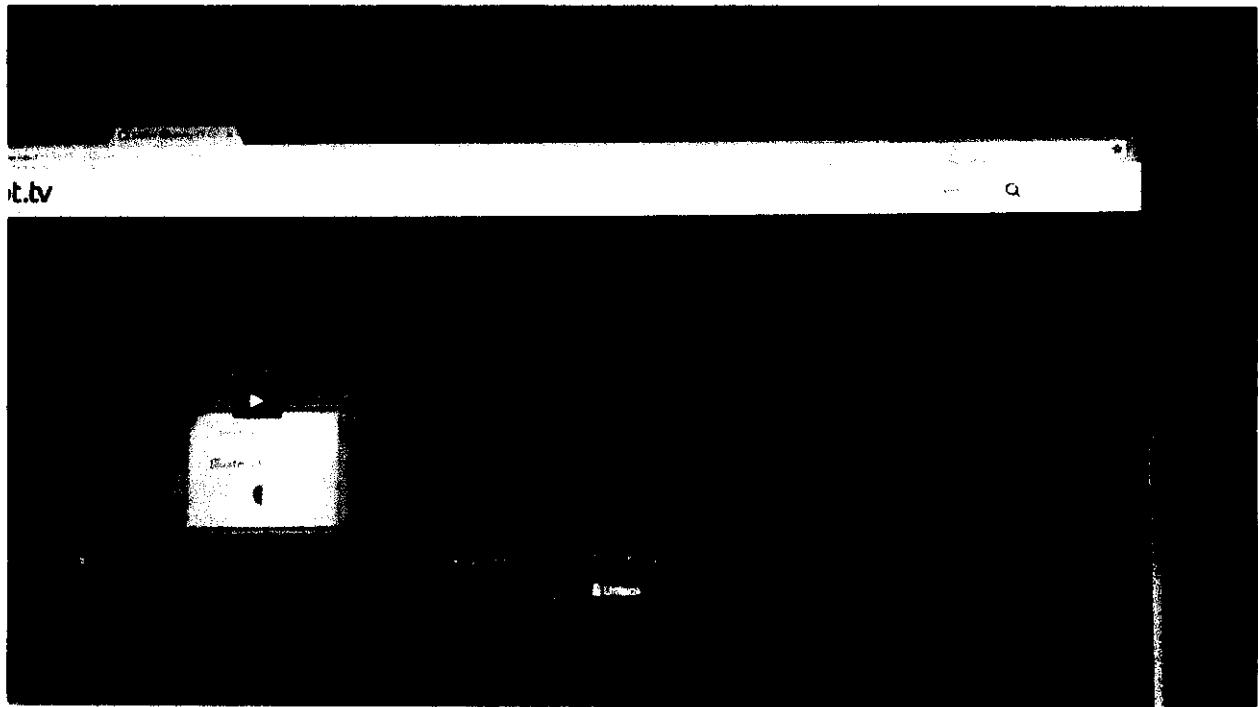
PLAINTIFF

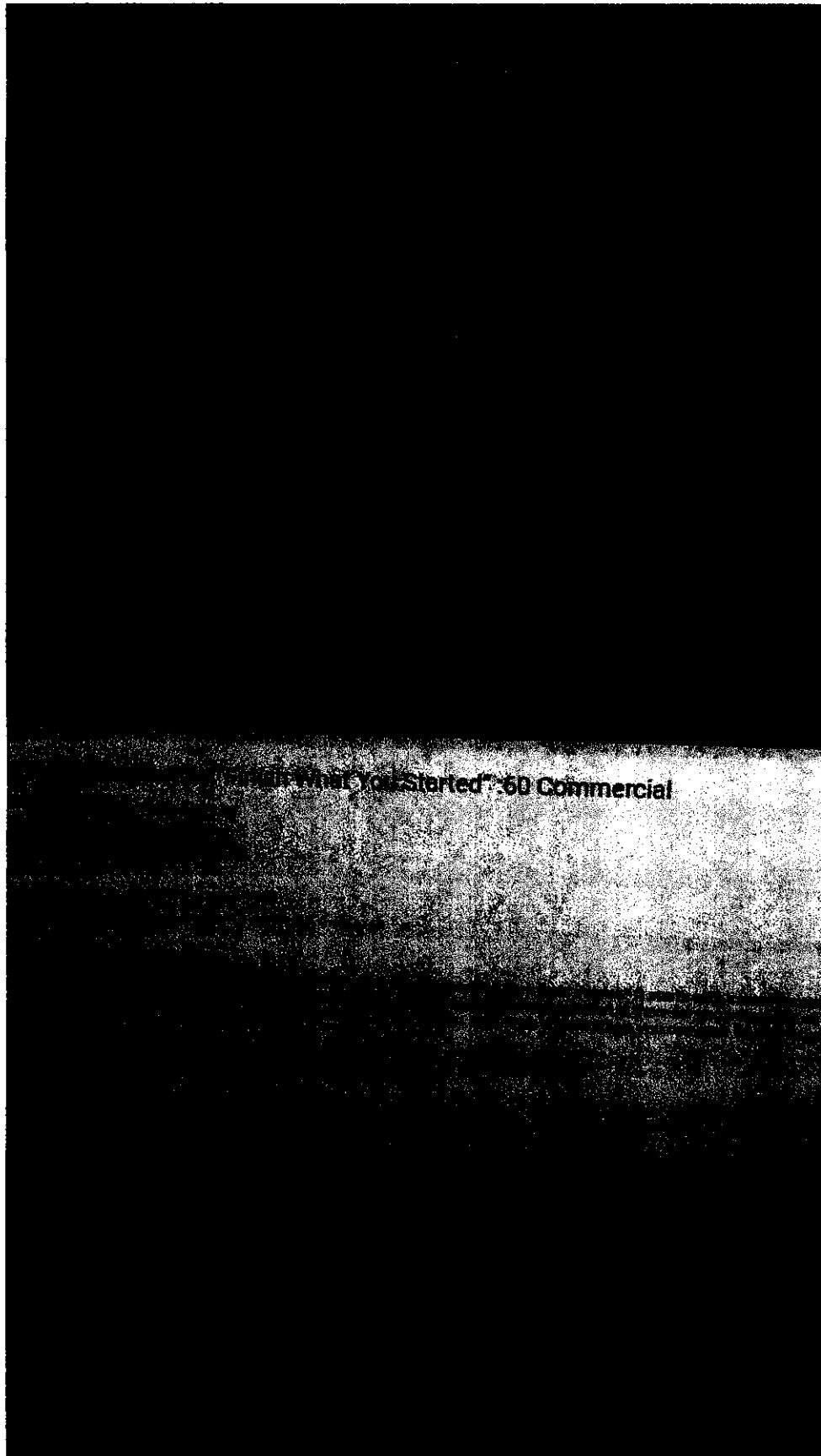
4. MariaJacqueline Dicent (student ID32180433) enrolled at Kaplan University located at, 1801 East Kimberly Road, Davenport, Iowa, 52807 (School Code: 004586) for online Legal Studies on March 10, 2014. The Plaintiff spoke with Veran Mckain an Admissions

Advisor who falsely used deceptive tactics and logos, for instance, “Finish What You Started” to lure the Plaintiff into enrolling. Kaplan University manipulated the Plaintiff by promising her future employment opportunities through the Kaplan University’s Career Services.

5. Commercial for “Finish What You started”

<https://www.youtube.com/watch?v=j319a5CXVTg>

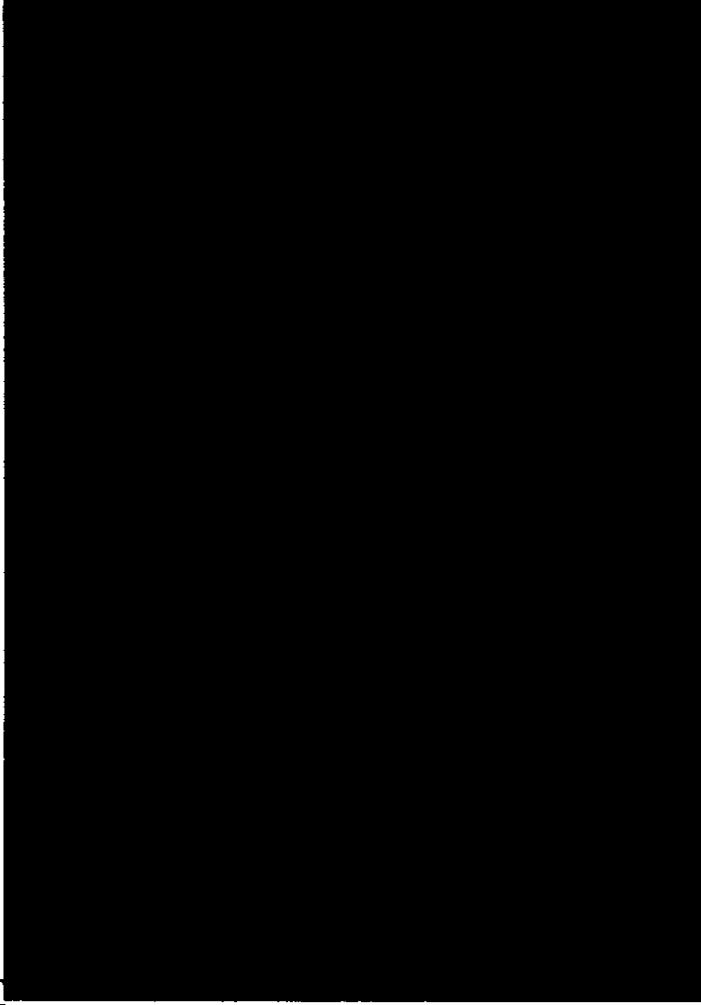


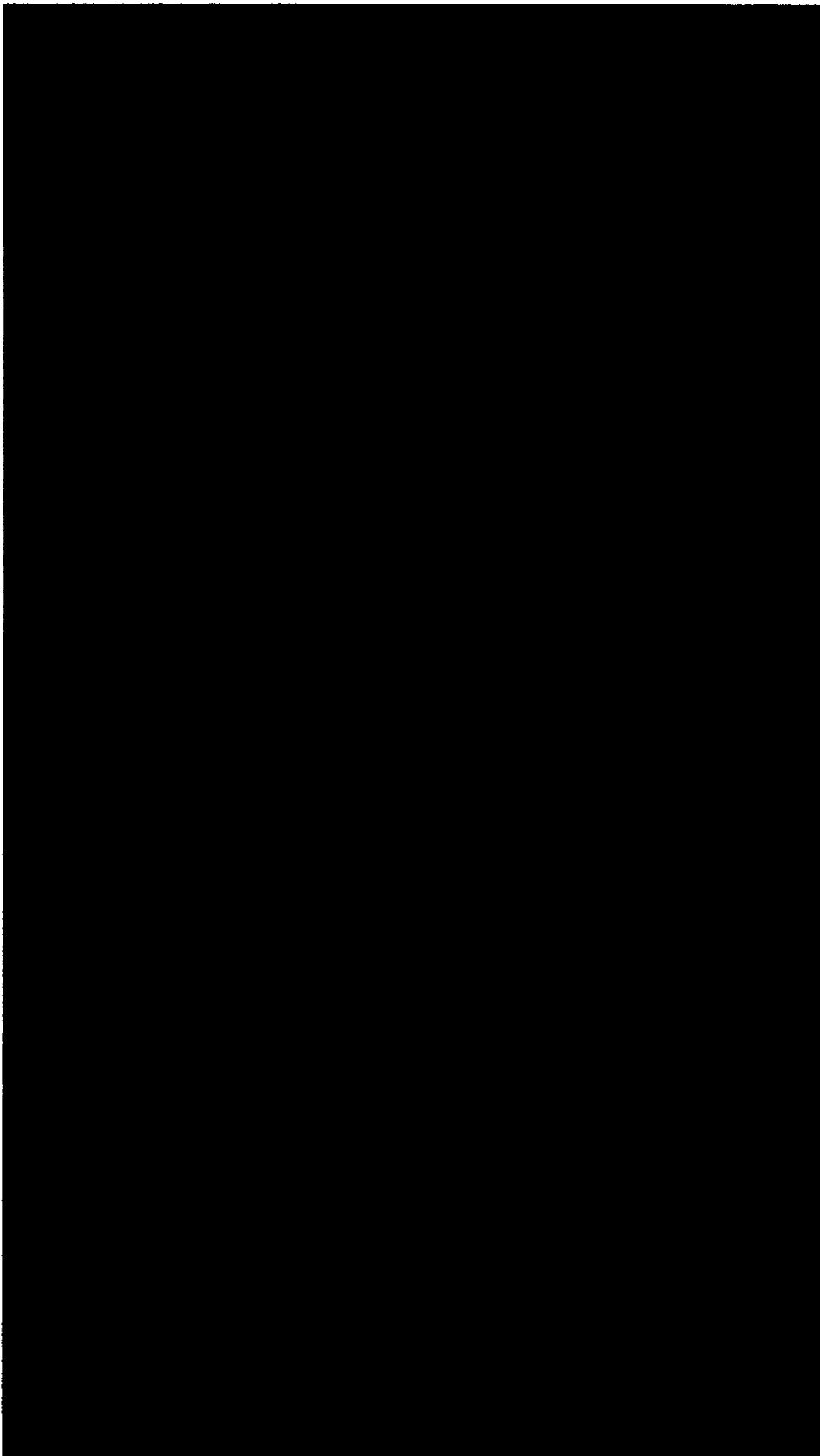


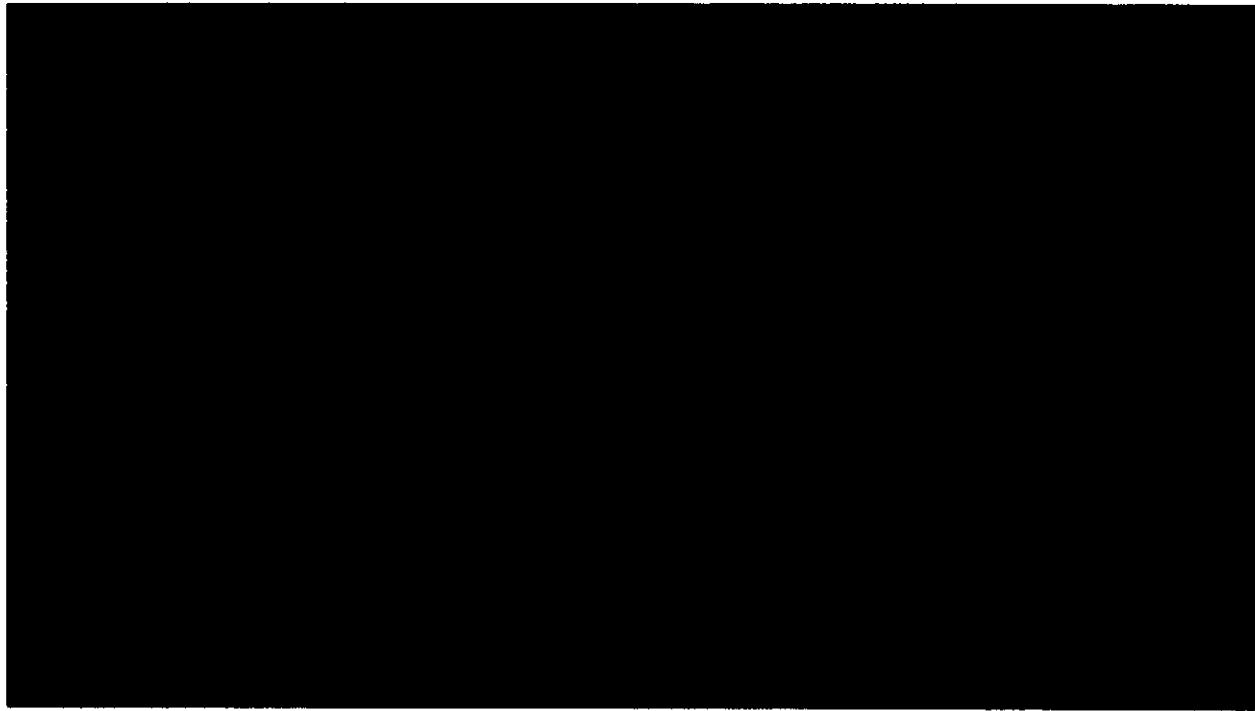


6. The scholarship was used as the bait to deceive and to lure the Plaintiff and to reduce the impact on how expensive the classes were. As Kaplan University is a for profit school.
7. The Plaintiff was not told that she needed a total of 180 credits hour to graduate oppose to the 120 credit hours needed at any other university or college. She was told she would be finished by December 2015 because the classes were nonstop. She was informed she needed additional classes on December 2015. Additionally, she was not told that the school would keep her eBooks and deny her access to her work once the class ended. Therefore, keeping her possession and intellectual property. Kaplan University used false advertisement to trick the Plaintiff. She was denied access to the link that would connect her to her classes, EBooks and discussions and only retained access to the home page of her student portal. She was able to login to the student portal to obtain other information. However, the link reading past, current and future classes were her eBooks, writing and graded papers were discontinued. This is a violation of the intellectual property laws, false advertising, fraud to the Plaintiff and the Government. Please review the photos:

8. T







9. The financial aid retaliated against the Plaintiff for asserting her rights to refuse to grant Kaplan University permission to use her photo, writings and story to promote Kaplan University in bulletin boards and social media.
10. Yvette Gibson is a Kaplan University Career Services Specialist – School of Public Safety (later signing as School of Legal Studies) sent the Plaintiff fifty five emails. Each email was pressuring the Plaintiff to give Kaplan University information about her current employer and future plans. Additionally, the form Kaplan University wanted the Plaintiff sign would grant them permission to use her photo in order to obtain the services. The Plaintiff did not want to trade her photo for Career Services. This was a service promised to her during her admission's conversation with the University's personnel. It was part of the program and used to advertise Kaplan University. This false advertising technic that tricked the Plaintiff into enrolling. The Plaintiff saw it as the break-through of her life, hoping that at the end, she would be able to move to

another state with a job. Those services were denied to the Plaintiff. Kaplan University used tricks and harassment to obtain the plaintiff's photo so the University would profit based on her image, writings and successful story. They refuse to edit the form so the Plaintiff could sign it and obtain the services promised. Additionally, Kaplan University continued to harass her by sending her nonstop emails and calls. Consequently, denying the Plaintiff the career services they promised and paid for. She was subjected and lured into a deceptive pattern at Kaplan University. Kaplan University webpage advertising the school career services is as follows:

What are you looking for?

Degree Programs

Tuition & Financial Aid

Admissions

Student Experience

Academic Support

Why Kaplan U?

News & Resources

Military/Veterans

Career Changers

Transfer Students

International

Corporate Partners

Home Academic Support Career Services

Career Services

Kaplan University Career Services provides comprehensive career planning to alumni and students at all levels of study.

We're here to motivate and empower you through one-on-one interaction and collaboration with employers and educators.

We also help you understand the art of self-assessment, occupational exploration, decision making, self-marketing, job searching, and developing productive connections in the workplace. For more information about Career Services, visit the Career Network on KU Campus or email us at [careerservices@kaplan.edu](mailto:careerservices@kaplan.edu).

A female student

For Students

For Employers

Career Network

Career Change

Earning your degree at Kaplan University is a major achievement and the first step in pursuing your career goals.

Our Career Services team has the experience, knowledge, and connections to help you define your choice of career opportunities and create effective strategies...all at no cost to you.

We'll work closely with you during every phase of your job search, whether you're choosing a new career or seeking to advance in your current field.

Connecting with Career Services' powerful resources and technology can help you turn your academic achievement into real career accomplishment.

Career Services offers our students and alumni:

Career assessment/exploration

Occupational direction

Resume/cover letter review

Interview preparation

Mock interviews

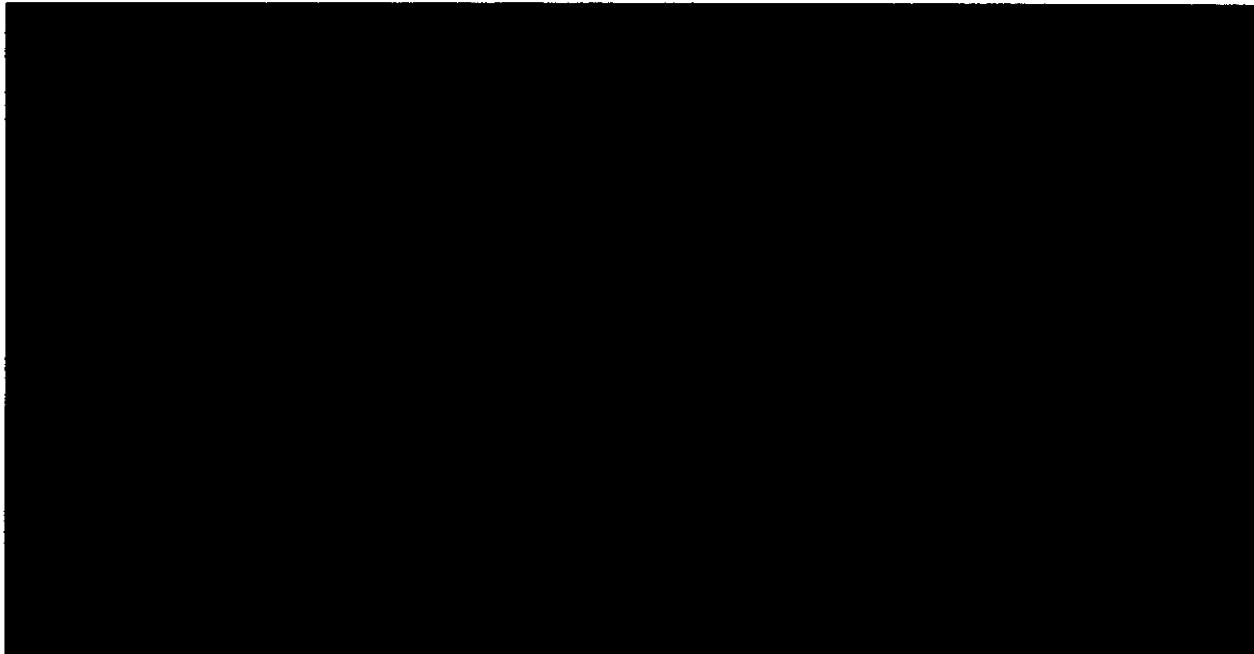
Career networking tips

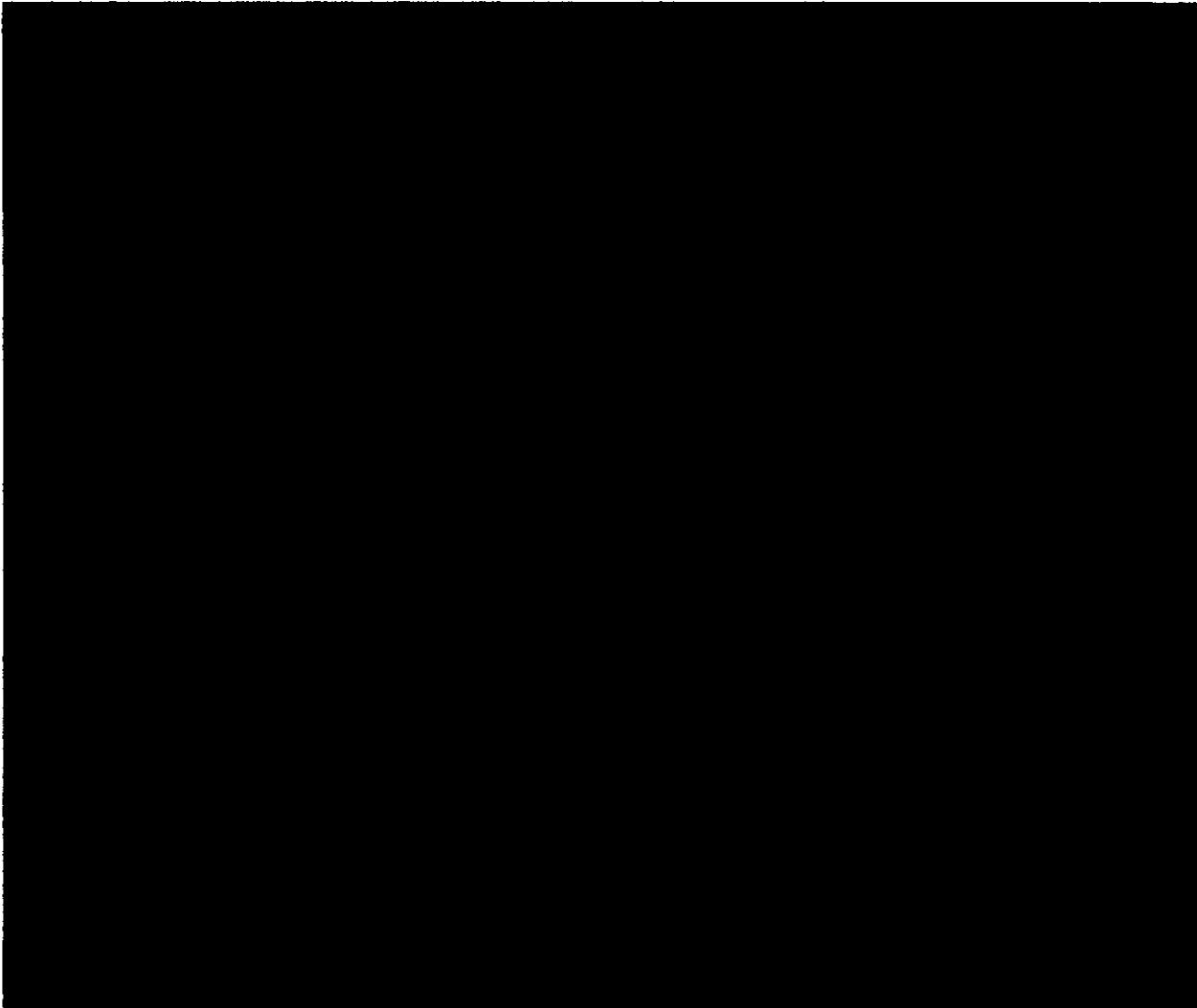
Assistance in building an online presence for your job search

Job search support

Online career fairs

24/7 online access to job openings and career development tools through the Career Network (online job/career source)





11. On June 9, 2016 I received an email stating to file for financial aid for 2016-2017 school years. This was a trick by the financial aid office to take the Plaintiff out of the school or get her arrested. The plaintiff already had filed for financial aid on March 4, 2016. The financial aid department had made no attempt to obtain the funds and wanted the Plaintiff to submit a second application so the Plaintiff would have a negative impact on her life and future.
12. On June 21, 2016 the Plaintiff emailed the financial aid office stating the FASFA for the year 2016-2017 was filed after calling the United States Department of Education for confirmation. The representative asserted that a second application could disqualify her.

Additionally, the Plaintiff could have been imprisoned and a 20, 000 Dollars fine imposed on her, plus permanently disqualifying her for life. This would have been catastrophic for the Plaintiff.

13. This table is from FASFA- 2016-2017 FAFSA - Correction History “The table below lists information about your 2016-2017 FAFSA and any corrections you've made to your FAFSA. “

“Your most recent correction is displayed first.”

05 Processed Successfully	10/17/2016	System	10/18/2016	Make FAFSA
Corrections				
View or Print your Student Aid Report (SAR)				
04 Processed Successfully	10/03/2016	System	10/04/2016	Make FAFSA
Corrections				
View or Print your Student Aid Report (SAR)				
03 Processed Successfully	09/26/2016	System	09/27/2016	Make FAFSA
Corrections				
View or Print your Student Aid Report (SAR)				
02 Processed Successfully	07/05/2016	Student	07/06/2016	Make FAFSA
Corrections				
View or Print your Student Aid Report (SAR)				
01 Processed Successfully	03/03/2016	Student	03/04/2016	Make FAFSA
Corrections				
View or Print your Student Aid Report (SAR)				

14. On July 13, 2016 the financial aid office continued manipulating the financial aid assistance for the Plaintiff. The financial aid office only granted the Plaintiff the 750.00 Dollar from the Achievement Scholarship. They added a term that the Plaintiff was not enrolled in. This Financial Aid Award Letter excluded the loans and the Pell Grant the Plaintiff qualified for. The financial aid made another attempt to trick the Plaintiff into submitting the second application to the Federal Government to harm her life, get her arrested and the threats of a 20, 000 Dollars fined would be hanging over her head and a lifelong disqualification. The financial aid office ignored the statement made by the Plaintiff in respect to the filing for financial aid on March 3, 2016. The financial aid

office was refusing to withdraw the money. The award letter sent to her added a tuition bill of 7,122.00 Dollars. The financial aid objective was to scare the Plaintiff into dropping out, when they could trick her into submitting the second application.

15. On June 19, 2016 the Plaintiff was asked to sign a document titled, Student Authorization to Hold Excess Funds (Paper Form). She was never asked to sign this form before. The financial aid department used this form to trick and deceive the Plaintiff into giving them permission to keep all the money due to her.
16. On July 19, 2016 the Plaintiff was asked to submit documents that were not necessary on June 2016 if the financial aid office would have not try to trick the Plaintiff into submitting a second application to FASFA. Furthermore, the financial aid office did not send the documents to the plaintiff they wanted completed. The financial aid department conspired to use the financial aid assistance to deceive, harass, aggravate and deny equality to the Plaintiff.
17. On August 12, 2016 the financial aid department for Kaplan University started “cooking” manipulating the financial aid grant and loans. The financial aid department stated by email that the Plaintiff had a credit for \$2,254 that will be mailed to her within 14 calendar days. Shortly after, the amount changed to \$1,454. Moreover, a balance was recorded for the amount 2,172 Dollars without explanation. Leaving the Plaintiff overwhelmed by the tricks and deceptive behavior the personnel at the financial aid department was displaying.
18. On August 16, 2016 the Plaintiff received an email from the financial aid department stating, “The National Student Loan Data System indicates you have used \$56,250 in student loans. The undergraduate aggregate loan limit to receive undergraduate student

loans through the Department of Education is \$57,500. You may go to [www.studentloans.gov](http://www.studentloans.gov) login using your FSA ID and password to review your loan history. Your current term is scheduled with the remaining \$1250 you have available in student loans before reaching the \$57,500 aggregate loan limit."

19. On August 19, 2016 the Plaintiff was given another amount for Pell; which was 619.00 Dollars and no explanation about the loans.
20. On August 25, 2016 the Plaintiff received the following email: (note they would address the Plaintiff by a deleted first name to aggravate and harass the Plaintiff)

Hello Maria

Thank you for contacting Kaplan University's Financial Aid department. Unfortunately you have exhausted both subsidized and unsubsidized loans. There are other options available. You may apply for an alternative loan with a private lender. Kaplan University offers a website resource that can connect you to several different Private Alternative Lender options to help you finance your education. You may choose any lender of your choice or access options at Student Lending Analytics: <http://studentlendinganalytics.com/ratings.html>. If you have any questions or need assistance, please contact our Financial Aid Office. We can be reached toll free at 1.866.458.2008, or via email at [FAStudentSupport@kaplan.edu](mailto:FAStudentSupport@kaplan.edu). In addition, please review your student portal for status updates on the documents that you submit to our office at <http://kucampus.kaplan.edu/Login/Login.aspx> (My Account/My Account Documents). You can also check when funds post to your account (My Account/Account History). Please allow 48 hours for updates to your student portal.

Sincerely,  
Kaplan University  
Financial Aid Office  
Tel: 866.458.2008  
Fax: 866.251.8727

21. On August 29, 2016 the Plaintiff received this email.

Dear Maria Jacqueline Dicent,  
Thank you for contacting Kaplan University's Financial Aid Department. We have scheduled \$1,250.00 in unsubsidized loans for the academic year 8/3/16 - 10/11/16. You have now reached the aggregate loan limit of \$57,500.00 as an undergraduate student. You may review your funding on your student portal under "my financial aid." You may review your loan history at [www.nslds.ed.gov](http://www.nslds.ed.gov).

If you have any questions or need assistance, please contact our office. We can be reached toll free at 1.866.458.2008, or via email at [FAStudentSupport@kaplan.edu](mailto:FAStudentSupport@kaplan.edu). In addition, please review your student portal for status updates on the documents that you submit to our office at <http://kucampus.kaplan.edu/Login/Login.aspx> (My Account/My Account Documents). You can also check when funds post to your account (My Account/Account History). Please allow 48 hours for updates to your student portal.

Sincerely,  
Kaplan University  
Financial Aid Office  
Tel: 866.458.2008  
Fax: 866.251.8727

22. On September 14, 2016 an award letter stating only \$411 for Pell was awarded; \$750.00 for Scholarship; \$1,875.00 for Direct Unsubsidized Loan and the grand total was \$3,036.00. Hence, the Plaintiff needed \$6, 819.00.

23. On September 9, 2016 another email was sent to the Plaintiff, reading the following:

Date: 9/9/2016

School Name:	Kaplan University - Online	Financial Aid Phone:	866-458-2008
Student Name:	Maria Jacqueline Dicent	Student ID:	32180433
Student Address:	2149 TITANIA ROAD TOBYHANNA, PA 18466	Student Phone:	5708013228

Fund Source Award Year	Disbursement Date	Disbursement Amount	Transaction ID
Direct Unsubsidized Loan Maria Jacqueline Dicent,	09/08/2016	\$619.00	-140631979 2016-2017

We are pleased to inform you that Kaplan University - Online credited your awarded federal student loan funds to your account today. In accordance with federal requirements, you have 30 calendar days from the date of this letter to cancel any or all portions of this loan. With that said, all loan or disbursement cancellation requests must be emailed to the Kaplan University - Online Financial Aid Department, at [FAStudentSupport@kaplan.edu](mailto:FAStudentSupport@kaplan.edu). By cancelling these loans or disbursements, you will be required to contact the Financial Aid Department to establish alternative payment arrangements to cover current and any future changes at Kaplan University - Online. In addition, you may be required to return directly to the lender any loan funds that are disbursed directly to you in the form of educational expenses. Please access the online student portal

(<https://kucampus.kaplan.edu/FinancialServices>) to review your account balance.

Similarly, please note: Kaplan University - Online supports the financial strategy you choose to pay for your college education. All students are encouraged to minimize and manage their long-term loan debt by periodically reviewing their total student loans outstanding on the

U.S. Department of Education's National Student Loan Data System. NSLDS provides information about the holder(s) of your loans; the amounts disbursed; your outstanding principal and interest; the total number of loans you have received; and the amount owed on all of your loans. To access NSLDS directly, please visit [www.nslds.ed.gov](http://www.nslds.ed.gov).

In addition, you are encouraged to familiarize yourself with your maximum loan limits so you do not exhaust your federal loan eligibility before fulfilling your educational goals.

Likewise, you are also encouraged to monitor your repayment obligation by accessing online tools ([www.studentaid.ed.gov](http://www.studentaid.ed.gov) and [www.finaid.org](http://www.finaid.org)) that make it easy to estimate your future loan payments.

If you have any questions, or need additional information, please contact the Kaplan University - Online Financial Aid Office by calling 866-458-2008.

Thank you.

Kaplan University Financial Aid Office

[FAStudentSupport@kaplan.edu](mailto:FAStudentSupport@kaplan.edu)

Tel: 866-458-2008

Fax: 866-251-8727

24. On September 12, 2016 I received the following email;

Kaplan University - Online

Date: 9/14/2016

School Name: Kaplan University - Online	Financial Aid Phone: 866-458-2008			
Student Name: Maria Jacqueline Dicent	Student ID: 32180433			
Student Address: 2149 TITANIA ROAD				
TOBYHANNA, PA 18466	Student Phone: 5708013228			
Fund Source	Disbursement Date	Disbursement Amount	Transaction ID	Award Year
Direct Unsubsidized Loan	09/13/2016	\$310.00	-144563333	2016-2017
Direct Unsubsidized Loan	09/13/2016	\$309.00	-144563334	2016-2017

Maria Jacqueline Dicent,

We are pleased to inform you that Kaplan University - Online credited your awarded federal student loan funds to your account today. In accordance with federal requirements, you have 30 calendar days from the date of this letter to cancel any or all portions of this loan. With that said, all loan or disbursement cancellation requests must be emailed to the Kaplan University - Online Financial Aid Department, at [FAStudentSupport@kaplan.edu](mailto:FAStudentSupport@kaplan.edu). By cancelling these loans or disbursements, you will be required to contact the Financial Aid Department to establish alternative payment arrangements to cover current and any future changes at Kaplan University - Online. In addition, you may be required to return directly to the lender any loan funds that are disbursed directly to you in the form of educational expenses. Please access the online student portal (<https://kucampus.kaplan.edu/FinancialServices>) to review your account balance.

Similarly, please note: Kaplan University - Online supports the financial strategy you choose to pay for your college education. All students are encouraged to minimize and manage their long-term loan debt by periodically reviewing their total student loans outstanding on the U.S.

U.S. Department of Education's National Student Loan Data System. NSLDS provides information about the holder(s) of your loans; the amounts disbursed; your outstanding principal and interest;

the total number of loans you have received; and the amount owed on all of your loans. To access NSLDS directly, please visit [www.nslds.ed.gov](http://www.nslds.ed.gov).

In addition, you are encouraged to familiarize yourself with your maximum loan limits so you do not exhaust your federal loan eligibility before fulfilling your educational goals. Likewise, you are also encouraged to monitor your repayment obligation by accessing online tools ([www.studentaid.ed.gov](http://www.studentaid.ed.gov) and [www.finaid.org](http://www.finaid.org)) that make it easy to estimate your future loan payments.

If you have any questions, or need additional information, please contact the Kaplan University - Online Financial Aid Office by calling 866-458-2008.

Thank you.

Kaplan University Financial Aid Office

[FAStudentSupport@kaplan.edu](mailto:FAStudentSupport@kaplan.edu)

Tel: 866-458-2008

Fax: 866-251-8727

25. On September 16, 2016 the Plaintiff received another email with another award letter. It stated the Plaintiff financial aid was \$411 for Pell grant, \$750.00 Achievement Scholarship; \$100 Federal Supplemental Grant, totaling 1, 261.00. However, the entire tuition was \$6,819.00

26. On September 29, 2016 the Plaintiff called Navient the servicer of the federal loans. Navient sent her a reaffirmation agreement to be filled out by the financial aid office so the Plaintiff would be allowed to borrow the money.

27. After a few attempt to have the form filled out by the financial aid office with no success. The plaintiff sent an email to the Verification Team on October 6, 2016. They stated they were going to be able to fill out the form. The form was never returned fill out from the Verification team.

28. On October 7, 2016 the Student Support for Kaplan University sent me an email trying to trick the Plaintiff into signing the first page of the affirmation letter. It reads as follows:

Thank you for contacting Kaplan University's Financial Aid department.  
We spoke concerning the Loan Reaffirmation Worksheet. You need to sign the bottom of the first page, as well as section 1 of the Reaffirmation Agreement.

If you have any questions or need assistance, please contact our Financial Aid Office. We can be reached toll free at 1.866.458.2008, or via email at [FAStudentSupport@kaplan.edu](mailto:FAStudentSupport@kaplan.edu). In addition, please review your student portal for status updates on the documents that you submit to our office at <http://kucampus.kaplan.edu/Login/Login.aspx> (My Account/My Account Documents). You can also check when funds post to your account (My Account/Account History). Please allow 48 hours for updates to your student portal.

Sincerely,  
Kaplan University  
Financial Aid Office  
Tel: 866.458.2008  
Fax: 866.251.8727

29. The first page is agreeing to pay the excess amount immediately. The last page is signing to borrow the money, which was the purpose of the request.
30. On October 11, 2016 I sent an email asking again for the Kaplan University to fill out the reaffirmation form so would be able to pay the remaining balance for the tuition.
31. On October 12, 2016 the Plaintiff sent another request to the Verification Team to fill out the form as they stated they would.
32. On October 17, 2016 the Plaintiff contacted the CEO Office; Graham Holdings and spoke with Jackie High.
33. On October 18, 2016 an email was received stating:

Shaunda Gallon-McGhie <[sgallon-mcghie@kaplan.edu](mailto:sgallon-mcghie@kaplan.edu)>  
10/17/16

Dear Ms. Disen:

This correspondence is to inform you that the Kaplan University Department of Student Relations has received your grievance, originating from the Office of the CEO of Kaplan University.

The Department of Student Relations works on behalf of the University Offices of the President and Provost in which to resolve student grievances in the best interest of the student and the University.

My name is Shaunda Gallon-McGhie and I am the Student Relations Specialist assigned to research your grievance. I am working diligently along with the financial aid Ombudsman's Office to resolve your concerns, whereby within 5 business days, I will send you either a status update or a written response regarding resolution.

If you have additional information or questions regarding this matter, please contact me directly using the information below.

Sincerely,

Shaunda Gallon-McGhie  
Student Relations Specialist  
The Office of Student Relations  
Tel: 954.515.3568  
Fax: 800.878.6030

34. On October 18, 2016 the Plaintiff spoke with Jorge Lopez; a financial aid representative in respect to the reaffirmation agreement. The Plaintiff emailed the signed reaffirmation agreement to Mr. Lopez.

35. Mr. Lopez sent the following email and the reaffirmation form completed with N/A. Kaplan University brought my account under the aggregate limit to keep the Plaintiff from obtaining the loan to pay the full tuition. This was done in malice to keep the Plaintiff's Degree and official transcript. Only after reiterating that at least 1, 250 Dollars was not being accounted for. Mr. Lopez agreed to look into it.

Jorge Lopez <jlopez6@kaplan.edu>

Attachments10/19/16

to Shaunda, me

Thank you, Ms. Dicent

Per our conversation yesterday:

Please find your requested document filled out (attached).

Please note, the section on the form where it asks for specific dollar amounts in loans is only for loan amounts that are currently over your Aggregate Limits.

As I explained to you yesterday, you are not over the \$57,500 loan limits.

Also per our conversation yesterday, we have also requested the additional \$1,250 in loans that you are still eligible for. This additional loan increase will bring you back to your Lifetime Undergraduate Loan Limit of \$57,500.

Please submit the document back to your lender, as you were instructed by the lender, and please conclude with your lender accordingly.

I am also copying Shaunda Gallon-McGhie on this email as well, as she is the Student Relations representative that is also assigned to your file.

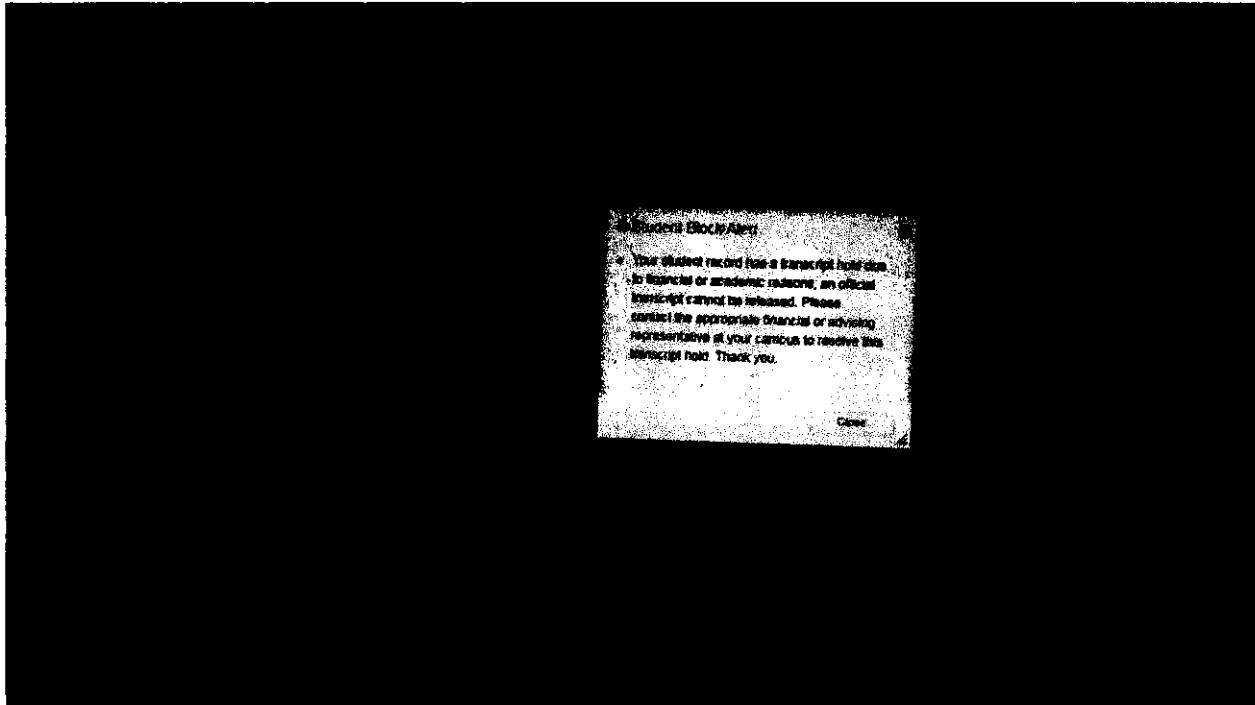
Thank you

Reaffirmation Agreement

The reaffirmation agreement was filled out incorrectly. It was signed by Kendra Perdue, FA Officer II. Kaplan University brought my account under the aggregate limit so I could not borrow the money from Navient. However, Navient was going to let Plaintiff borrow the money above the aggregate limit if they had stated I had the balance. At the time the Plaintiff was over the aggregate limit, the financial aid department could have completed the form opposes to bringing the Plaintiff under and leave the plaintiff with a balance. The University brought the Plaintiff under the aggregate limit to deny the Plaintiff the opportunity to borrow the rest of the tuition and never offer the information about the reaffirmation agreement. Kaplan University acted in malice when they decided to deny the Plaintiff what Navient was offering. Kaplan University is not the servicer of the loans. Navient had assured the Plaintiff that she would be able to borrow the balance. Kaplan University deceived the Government when they stated the Plaintiff had no balance..

36. On October 27, 2016 Kaplan University had manipulated all the possibilities and out of malice left the Plaintiff with a balance of 1, 777 Dollars. Kaplan University acted in ill-will

to hold the Plaintiff's Degree, official transcript and mess her opportunities and future.



On October 24, 2016 the Plaintiff received the following email:

FAStudentSupport@kaplan.edu

10/24/16

Dear Maria Jacqueline Dicent,

Thank you for contacting Kaplan University's Financial Aid Department.

Upon reviewing your file we can confirm that the Pell amount awarded in the last term you attended is accurate. It appears that you were awarded the remaining of your Pell lifetime eligibility. In reference to Pell funds, 600% is approximately 6 academic years and your Pell history shows that you've received 599.995%. For further information on subsidized and unsubsidized federal student loan eligibility requirements and aggregate loan limits visit, <http://studentaid.ed.gov/types/loans/subsidized-unsubsidized>. To view federal student loan and Pell information visit the National Student Loan Data System (NSLDS) at [http://www.nslds.ed.gov/nslds\\_SA/](http://www.nslds.ed.gov/nslds_SA/). We are unable to confirm if you will have enough to complete a bachelor's program because we do not know which program you are interested in or the cost of the program.

Sincerely,

Kaplan University

Financial Aid Office

Tel: 866.458.2008

Fax: 866.251.8727

[www.kaplanuniversity.edu](http://www.kaplanuniversity.edu)

If you have any questions or need assistance, please contact our office. We can be reached toll free at 1.866.458.2008, or via email at [FAStudentSupport@kaplan.edu](mailto:FAStudentSupport@kaplan.edu).

37. On November 14, 2016 the Plaintiff received an email from the Student Accounts stating the following:

Maria Jacqueline Dicent,

This is a reminder that you have a payment past due.

To speak with a Student Accounts Representative, please call us at either of the following two phone numbers 954-424-4895 or toll-free 866-522-7747 option 1, option 2 to speak with the next available representative.

To make a payment:

The Kaplan Payment Center is located at the following link and once you log in select “Make a Payment” option located in the upper right-hand corner. This option allows you to either make a one-time payment or schedule recurring payments.

Thank you,

38. On November 15, 2016 the financial aid office for Kaplan University sent the Plaintiff another award letter to cover up and distort the student's records. The award letter reads that the Plaintiff was granted a Federal Pell Grant for the same term (1603C) 1,454; Achievement Scholarship \$750.00; Federal Supplemental Grant \$100.00; Direct Loan of \$1, 250.00 with a total of \$3,554. Additionally, according to the Financial Aid Award Letter two other future terms were included, although I was not a student by this time.

39. On December 1, 2016 Kaplan University financial aid office emailed the Plaintiff another award letter for the same term the Plaintiff had already complete (1603C). The Plaintiff was out of the since October when the Plaintiff completed the 180 credits for her Bachelor of Science in Legal Studies. The email reads; Federal Pell Grant \$411.00; Achievement Scholarship \$750.00; Federal Supplemental Grant \$100.00; Direct Unsubsidized Loan \$1, 250.00 for a total of \$2, 511.00. Moreover, the school added two other terms that I was not enrolled in (1604C and 1701C).

40. On December 22, 2016 the Plaintiff received a response from the Florida Attorney General after filing an official complaint with them. It reads as follows:

attorney.general@myfloridalegal.com

12/22/16

to me

Hello Ms. Dicent,

The office of Florida Attorney General Pam Bondi received your correspondence regarding Kaplan University. We appreciate the opportunity to hear from you.

In 2014, our office concluded an investigation of certain business practices by Kaplan Higher Education, Kaplan Higher Education Campuses, and Kaplan University, and reached a settlement agreement with the school. Under a complaint review process established with the school, we are forwarding your correspondence to Kaplan for review. We are asking Kaplan to respond to you and our office on the outcome of its review.

We are also forwarding a copy of your correspondence to the Florida Department of Education's Commission for Independent Education. You may follow up with that agency by phone at (850) 245-3200 or online at [www.fl DOE.org/policy/cie/](http://www.fl DOE.org/policy/cie/).

We hope this proves helpful. In the meantime, because our office is not at liberty to give individual legal advice or opinions, if you need legal guidance, please consult a private attorney. The Florida Bar offers a Lawyer Referral Service toll-free at (800) 342-8060 or online at <http://www.floridabar.org/lawyerreferral>.

Thank you for contacting Attorney General Bondi's office.

Sincerely,

Samantha Santana

Office of Citizen Services

Florida Attorney General's Office

PL-01, The Capitol

Tallahassee, Florida 32399-1050

Telephone: (850) 414-3990

Toll-free within Florida: (866) 966-7226

Website: [www.myfloridalegal.com](http://www.myfloridalegal.com)

cc: Kaplan, Inc.

PLEASE DO NOT REPLY TO THIS E-MAIL. THIS ADDRESS IS FOR PROCESSING ONLY.

To contact this office please visit the Attorney General's website at [www.myfloridalegal.com](http://www.myfloridalegal.com) and complete the on-line contact form. Again, thank you for contacting the Office of the Florida Attorney General.

41. January 5, 2016, an email from Student Accounts asking for the payment of \$1, 777.00 was sent to the Plaintiff. It reads:

Kaplan Higher Education <[donotreply@kaplan.edu](mailto:donotreply@kaplan.edu)>

Jan 5

to me, mariajacquelin.

Dear Maria Jacqueline,

**PLEASE DO NOT REPLY TO THIS EMAIL**

Currently, you have a balance due of \$1,777.00 owed to Kaplan University. Please contact the Student Accounts Department to make payment arrangements at (866-522-7747). For questions regarding Financial Aid, please call (866-458-2008).

You have the following options to choose from in making a payment:

1. Pay your balance with credit/debit card at the Kaplan College online: [kucampus.kaplan.edu](http://kucampus.kaplan.edu)
2. Submit check or money order to the university by mail to the address below or contact student accounts at the numbers listed above to pay with credit/debit card or check by phone.

Thank you,

Student Accounts Department

Kaplan University Distance Education

P.O. Box 201702

Dallas, Texas 75320-1702

42. By January 12, 2017 the Plaintiff had received other emails demanding the balance to be paid. One of the emails informed the Plaintiff the account was going to be sent to a collection agency. It reads:

Evelena Spells <[evelena.spells@kaplan.edu](mailto:evelena.spells@kaplan.edu)>

Jan 12

to me

Each rep counts as 1, this is my first email sent to you so it would be "letter 1," you won't be able to get your trans/diploma with a balance on your account. No one is holding anything hostage. Your account has been past due for a while now and will be headed into Collections. I'm just informing you of this balance still being valid. If you want to discuss your balance with please call Student Accounts: 9544244895 or If you have questions about your Student Loans or any Financial Aid please call 18664582008.

43. On January 15, 2017 the Plaintiff received another award letter dated January 14, 2016 despite the fact that the Plaintiff was not enrolled at Kaplan University. It reads the following, Federal Pell Grant \$411.00; Achievement Scholarship \$750.00; Federal Supplemental Grant \$100.00; Direct Unsubsidized Loan \$1, 250.00 for a total of \$2, 511.00 (term 1603C).

44. On January 20, 2017 the Plaintiff received an email from John Jacobson, Director and Counsel – Kaplan Higher and Professional Education acknowledging that the term

1603C funds were manipulated after the Florida Department of Education requested a response. (Kaplan response to Florida Department of Education complaint #3708)

45. On February 9, 2017 I received an email stating:

Jennifer Sookhoo <jsookhoo@kaplan.edu>

Feb 9

to me

Dear Ms. Dicent:

Thank you for making the Office of Student Relations aware of your concerns. Kaplan University is dedicated to ensuring excellent service and the highest level of satisfaction possible for our students. We, therefore, take seriously any indication that our students may be displeased with their experience.

In your correspondence received on February 6, 2017, you expressed concern about the balance on your account. You indicated that Kaplan University is refusing to complete the affirmation form. You indicated that Kaplan University is "cooking up numbers" and feel that Kaplan University is committing fraud against you.

The Office of Student Relations researched your concerns and determined the affirmation form needs to be completed by you. The form is then sent to the school. The Affirmation Form and the process are the responsibility of the student, not the school. This form does not entitle you to go above your combined aggregate loan limit of \$57,500.00.

You were notified that you were close to your borrowing limits when you completed your Free Application for Federal Student Aid (FAFSA). When you completed your 2015/2016 FAFSA on May 21, 2015, and your 2016/2017 FAFSA on October 19, 2016, the comment codes shown below explained your approaching aggregate PELL and loan limits.

Code 346 indicates, "There is a limit to the total amount of Federal PELL grants that a student may receive, which is the equivalent of 6 school years. Based on the information reported to the National Student Loan Data System (NSLDS) by the schools you have attended, you have received a total amount of PELL grants that is close to the cumulative total you can receive. Therefore, your eligibility for additional PELL may be limited."

Code 258 indicates, "Based upon data provided by the National Student Loan Data System (NSLDS) and your grade level, we have determined that you may have received a total amount of undergraduate student loans that is close to or equal to the loan limits established for the federal loan programs. Therefore, your eligibility for additional student loans may be limited."

Because Kaplan must follow Department of Education guidelines, we must be compliant with the aggregate loan limits in place. Kaplan University awarded you accordingly, per these aggregate loan limits.

Although we understand your concerns, and you may not agree with our response, we believe we have addressed your concerns. Your balance of \$1,777.00 is valid. Please contact Kaplan University's Financial Aid Department to make payment arrangements.

Kaplan University considers this matter closed. All other requests, internal and external, will be met with the same response. If you have questions regarding another issue, feel free to contact me at [jsookhoo@kaplan.edu](mailto:jsookhoo@kaplan.edu).

Thank you for allowing the Office of Student Relations to address your concerns.

Regards,

46. On February 28, 2017 an email sent to the Plaintiff from FASFA stated that the hundred dollars for Federal Supplemental Gant was from the previous term (1602C). This was never applied to the Plaintiff's account during that term. Therefore, extending the manipulation of the financial aid to the previous term and the possibility is present for all the terms.

### DAMAGES

The Plaintiff MariaJacqueline Dicent suffered un-reversible damages. She was left with a debt of \$116,700.25 Dollars. Her Bachelor Degree and official transcript was held by Kaplan University. She was denied the career services they advertised. The Plaintiff was tricked and lured into enrolling by deceptive methods. The logo the university used "Finish What You Started" to entice her to enroll was falsely promoted. The Plaintiff finished what she started and the University did not fulfilled that promise to the Plaintiff. This is a deceptive method to profit and take advantage of a poor and desperate person like MariaJaqueline Dicent. Consequently, the university violated the following laws:

15 U.S. Code § 52 (a) It shall be unlawful for any person, partnership, or corporation to disseminate, or cause to be disseminated, any false advertisement—(2) By any means, for the purpose of inducing, or which is likely to induce, directly or indirectly, the purchase in or having an effect upon commerce, of food, drugs, devices, services, or cosmetics. Kaplan University additionally violated 34 CFR 646.4 federal laws by denying proper assistance with the Free Application for Federal Student Aid and completing financial aid applications. Lastly, Kaplan University violated 31USC 3729 (A) (B) (C) (D) (E)(G) when they knowingly manipulated the loans and the grants.

The Plaintiff as a consumer suffered and will continue to suffer substantial injury as a consequence of Kaplan University's violations of the above mentioned federal laws. Moreover, Kaplan University has unfairly and unjustly been enriched as an outcome of their unlawful acts and practices. Absent from relief by this Honorable Court, Kaplan University is likely to continue to injure every consumer they can deceive, trick or manipulate. Kaplan University will reap enrichment by unfair and deceitful practices and injure the public interest.

**THIS COURT'S POWER TO GRANT RELIEF**

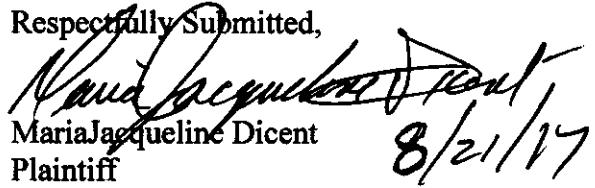
This Honorable Court has the power to grant relief under 34 CFR 33.1 (b) (1), which implements procedures for imposing civil penalties against anyone who "submit, fabricate, present or cause to be made, false, fictitious or fraudulent claims or written statements to the Department of its agents". In addition, This Honorable Court has the power to recover twice as much the amount the government suffered due to the violation of 31 U.S. Code § 3729 - False claims. Moreover, this Honorable Court has the power to grant relief to the Plaintiff. The Court, in the implementation of its equitable jurisdiction, may award ancillary relief, including rescission or reformation of contracts, restitution, the disgorgement of ill-gotten monies, and the refund of monies paid, to prevent and remedy any violation of any establishment of law. Finally, this Honorable Court can grant statutory damages for all infringements involved with the appropriation of the Plaintiff's writings. The Honorable Court at its discretions can increase the award so the actions of the Defendants will never be repeated.

**PRAAYER FOR RELIEF**

The Plaintiff has suffered tremendously. The Plaintiff immediate plans to reestablish her life and career were crushed by the actions of the Defendants. Therefore, the Plaintiff asks the Court to award reliefs as the Court find just and necessary to redress injury to the Plaintiff resulting from

Kaplan University's violations. Including but not limited to, restitution, the refund of monies paid, rescission or reformation of contracts and the disgorgement of ill-gotten monies; and any costs of bringing this action, as well as such other and additional relief the Court may determine to be just and proper.

Respectfully Submitted,

  
Maria Jacqueline Dicent

Plaintiff

8/21/17